

SpringCastle Funding Asset-Backed Notes 2016-A
Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2019
Ending Date	2/28/2019
Payment Date	3/25/2019
Transaction Month	29
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	September 30, 2016																																								
Closing Date:	October 25, 2016																																								
Initial Loan Principal Balance:	<table> <tr> <td>Dollars</td> <td>No of Loans</td> <td>WAC</td> </tr> <tr> <td>1,741,874,389.06</td> <td>204,346</td> <td>18.24%</td> </tr> </table>	Dollars	No of Loans	WAC	1,741,874,389.06	204,346	18.24%																																		
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II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	Beginning of Period		Ending of Period		Principal Collected
	Note Balance	Note Factor	Note Balance	Note Factor	
Class A Notes	613,628,316.30	0.4467723	593,967,910.95	0.4324579	19,660,405.35
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	982,028,316.30	0.5637782	962,367,910.95	0.5524912	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.24%	18.24%			
Loan Principal Balance:	\$ 999,447,060.19	\$ 979,786,654.84			
Number of Loans	138,777	136,918			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	999,447,060.19
Collections (scheduled loan payments and prepayments)	(19,648,956.77)
Charged-Off Loans	(4,651,546.18)
Draws on Revolving Loans	4,366,497.88
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	273,599.72
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	979,786,654.84

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	19,648,956.77
Draws on Revolving Loans	(4,366,497.88)
Recoveries/Liquidation Proceeds	517,553.32
Total Principal Collections	15,800,012.21
Interest:	
Interest Collections	14,304,227.27
Total Interest Collections	14,304,227.27
Collection Account Interest	68,749.80
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,219.51
Reserve Account Interest	9,372.05
Advance Reserve Draw Amount	
Reserve Account	4,997,235.30
Principal Distribution Account Draw Amount	-
Total Gross Collections	35,188,816.14
Servicer Collection Charges	(528,954.88)
Total Net Collections	34,659,861.26

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	34,656,861.26
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	20,821.81	20,821.81	-	-	34,636,039.45
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,082,181.38	2,082,181.38	-	-	32,553,858.07
(iv) Administration Fee	1,666.67	1,666.67	-	-	32,552,191.40
(v) Advance Reserve Shortfall Amount	-	-	-	-	32,552,191.40
(vi) Class A Monthly Interest Amount	1,559,638.64	1,559,638.64	-	-	30,992,552.77
(vii) First Priority Principal Payment	-	-	-	-	30,992,552.77
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	30,272,421.93
(ix) Second Priority Principal Payment	-	-	-	-	30,272,421.93
(x) Class B Subordinated Interest Amount	-	-	-	-	30,272,421.93
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	30,087,535.08
(xii) Third Priority Principal Payment	-	-	-	-	30,087,535.08
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	30,087,535.08
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	29,902,648.23
(xv) Fourth Priority Principal Payment	-	-	-	-	29,902,648.23
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	29,902,648.23
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	29,712,178.64
(xviii) Fifth Priority Principal Payment	-	-	-	-	29,712,178.64
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	29,712,178.64
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	29,521,709.06
(xxi) Sixth Priority Principal Payment	2,241,661.46	2,241,661.46	-	-	27,280,047.60
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	27,280,047.60
(xxiii) Required Reserve Account Amount	4,898,933.27	4,898,933.27	-	-	22,381,114.32
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	4,962,370.43
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	4,962,370.43
(xxvi) Co-Issuers Obligations	-	-	-	-	4,962,370.43
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	4,962,370.43	4,962,370.43	-	-	0.00
Total		34,659,861.26			0.00

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	4,997,235.30
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,898,933.27
Change in Reserve Account Balance	(98,302.03)
Required Reserve Account Amount equal to the greater of .50% aggregate Loan Principal Balance and 0.15% of the aggregate Loan Principal Balance as of the Cut-Off Date	4,898,933.27

VIII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Distribution to Noteholders	
Class A Noteholders	19,660,405.35
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	19,660,405.35
Change in Principal Distribution Account Amount	19,660,405.35

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	(0.00)

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X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	121,227	88.54%	823,550,005.16	84.05%
1 - 29 Days	9,230	6.74%	92,710,138.46	9.46%
30 - 59 Days	2,511	1.83%	25,219,771.52	2.57%
60 - 89 Days	1,450	1.06%	14,835,898.01	1.51%
90 + Days	2,500	1.83%	23,470,841.69	2.40%
	<u>136,918</u>	<u>100.00%</u>	<u>979,786,654.84</u>	<u>100.00%</u>
Total Delinquent Loans	6,461	4.72%	63,526,511.22	6.48%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,133,992.86
Beginning Period Loan Principal Balance				999,447,060.19
Cumulative Net Loss Percentage				9.75%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	678,327,493.04	20.85%	664,989,646.86	20.84%
PUL Closed-End	383,631.47	17.30%	367,475.45	17.31%
PHL Revolving	146,120,835.29	14.38%	144,052,232.35	14.39%
PHL Closed-End	174,615,100.39	11.35%	170,377,300.18	11.34%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____